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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09892627
Filing Date	2001-06-28
First Named Inventor	William C. Kitchen
Art Unit	3696
Examiner Name	Clement B. Graham
Attorney Docket Number	23952-0037

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	3	3876864		1975-04-08	Clark et al.	
	4	3949364		1976-04-06	Clark et al.	
	5	4270042		1981-05-26	Case	
	6	4321672		1982-05-23	Braun et al.	
	7	4642767		1987-02-10	Lerner	
	8	4758714		1988-07-19	Carlson et al.	

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9	4791561		1988-12-13	Huber	
10	4926325		1990-05-15	Benton et al.	
11	4929818		1990-05-29	Bradbury et al.	
12	4948174		1990-08-14	Thomson et al.	
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14	4961139		1990-10-02	Hong et al.	
15	5093787		1992-03-03	Simmons	
16	5097115		1992-03-17	Ogasawara et al.	
17	5111395		1992-05-05	Smith et al.	
18	5237159		1993-08-17	Stephens et al.	
19	5303149		1994-04-12	Janigian	

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	20	5504677		1996-04-02	Pollin	
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	2	"Federal Reserve System Docket No. R-0643, Regulation CC CFR Part 2 29, Availability of Funds and Collection of Checks." Press Release. American Banker, October 27, 1988, vol. 153, issue 211.	<input type="checkbox"/>
	3	"Official Routing Number Registrar -- Routing Number Policy." Formulated jointly by the American Bankers Association and the Federal Reserve System, 1976, pp. 1-22.	<input type="checkbox"/>
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	11	FRANCIS, G. JAY et al. Excerpts from "Chapter 6: The Payment Function - Routing Symbol and Transit Number." Principles of Banking, p. 109, American Bankers Association, 1998.	<input type="checkbox"/>

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	12	GULLO, KAREN. "Reistad Continues Quest for the 'Checkless Society,' Series: 8." American Banker, July 16, 1991, vol.156, issue 135.	<input type="checkbox"/>
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	18	SHIPLEY, CHRIS. "CheckFree's Payment System." PC Computing, August 1, 1991.	<input type="checkbox"/>
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	20	STREETER, BILL. "The Future is Here and It's on TV." ABA Banking Journal, November 1980. Extracted on Internet from Corporate Business Source database.	<input type="checkbox"/>
	21	Declaration by Mark Johnson.	<input type="checkbox"/>
	22	TRIPP, JULIE. "How to Lend Uncle Sam Your Money." The Oregonian, October 28, 1990, p. B1, Portland, OR. Extracted on Internet from http://proquest.umi.com .	<input type="checkbox"/>

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	23	TYSON, DAVID O. "Princeton Telecom Addresses Problems of On-Line Bill Payment." American Banker, August 1989, vol. 154, no. 154 .	<input type="checkbox"/>
	24	WHITE, et al. "4-in-1 Accounting: The Basics from Real-World." PC Magazine, October 1, 1985, pp. 167-168, vol. 4, no. 20. Extracted on Internet from Dialog file 47, Accession #02746427.	<input type="checkbox"/>
	25	Non-Final Office Action mailed 12/17/2008 for related US Patent Application No. 09/820,805 (filed 3/30/2001), which is continuation of US Patent Application No. 09/034,561 (filed 3/3/1998).	<input type="checkbox"/>
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